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Goal is healthy children

New insurance program reaches out to low-income kids in four counties.

By Jocelyn Wiener - Bee Staff Writer

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Every low-income child in Sacramento, El Dorado, Yuba and Colusa counties will have access to health, dental and vision insurance, leaders from the four counties said Thursday.

Starting this month, organizers of the new Healthy Kids Healthy Future insurance program are reaching out to about 40,000 children in the four counties who have no public or private insurance.

Those children are at greater risk for sickness, more likely to miss school and more likely to visit overburdened emergency rooms for care, organizers say. The children will now be covered by the new regional health insurance and be able to access health care services in all four counties.

Across California, 18 counties have similar programs to help uninsured children whose family incomes are under 300 percent of the federal poverty level -- about \$60,000 a year for a family of four. Some come from families with incomes too high for existing Medi-Cal or Healthy Families coverage but too low to afford private insurance. Others are ineligible because of their immigration status.

It's estimated the program will cost \$12.5 million a year, or about \$100 per child per month. So far, First Five Commissions in the four counties have pledged \$2.5 million to cover all children 5 and younger. Another \$2 million is promised by counties, foundations and businesses. Kaiser is donating unlimited slots for children in Sacramento, and Health Net has offered some as well.

The remaining money to cover 6- to 18-year-olds has not yet been raised, said Bonnie Ferreira, executive director of Healthy Kids Healthy Future. She said the organization did not expect to reach all eligible children in the first year.

Thursday's announcement marked the state's first regional initiative. The regional focus helps accommodate a reality in the lives of many low-income families: They often move back and forth across county lines.

Sacramento County Supervisor Roger Dickinson said the national debate over health care coverage at times stymies efforts to insure poor children.

"It's not good enough to just let this debate go on," he said. "We're going to make sure that our kids are covered. And we're here today to say that's exactly what we're doing."

Thursday's kickoff came after some three years of meetings between the counties and other interested agencies.

Other counties that might logically join the network -- Yolo, Placer and Sutter -- have not, for a variety of reasons. Yolo has its own county health care system and decided to separately adopt a similar program, Ferreira said. Placer has expressed interest in joining, she said.

Along with providing insurance to children who are ineligible for other programs, organizers hope the program will help enroll qualified children in Medi-Cal or Healthy Families government insurance programs. Nearly 30,000 of the 40,000 uninsured children in the four counties are estimated to fall into this latter group. Many families do not realize their children are eligible for those programs.

At a news conference, county officials, health care providers and families spoke about the importance of the new plan.

Mary Jane Griego, a supervisor from Yuba County, said infant mortality rates there are 50 percent higher than the state average. Only one private dentist and three clinics in the county accept Medi-Cal, and only two clinics see pediatric patients, she said. As a result, children who need specialty care often have to travel to Sacramento.

Magdalena Ramirez, who has a 17-year-old and an 11-year-old, said neither of her children have been to the dentist since they came to the United States from Mexico three years ago. A visit to a clinic is costly and rare. More often, she'll buy something at a pharmacy. Ramirez has worried, at times, that her children will fall ill and suffer complications. "I'm very grateful for the help they're going to give us," she said. "We're going to sleep easier now."

For information on the program, call (888) 531-5437.

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